



Options Report

Maryland Health Benefit Exchange

Contract No. DHMS296492

November 2, 2011

Agenda Today

- Review target audiences
- Define campaign objectives, approach and strategy
- Lay out tactical options for campaign implementation
- Suggest creative platform
- Review timeline
- Define and review budget level options

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Campaign Objectives

- **Establish a strong brand identity** to help drive emotional connection with the Maryland Health Benefit Exchange, and establish the Exchange as the best place to shop and compare health coverage
- **Build support** among elected officials, community leaders, opinion leaders and experts in the state to help establish overarching credibility of the Exchange and its initiatives
- **Develop and disseminate effective messages** regarding the importance and accessibility of health insurance that resonate with Maryland residents who do not have health insurance
- **Map all tactical engagement efforts** around raising awareness and driving residents to access Exchange information through digital and traditional educational materials and content
- **Ultimately motivate residents** to take action via enrollment on the Exchange website, through a dedicated call center, and/or through encounters with navigators in the community at educational venues and events

Who Are the Uninsured in Maryland?

(Media Audit 2011)

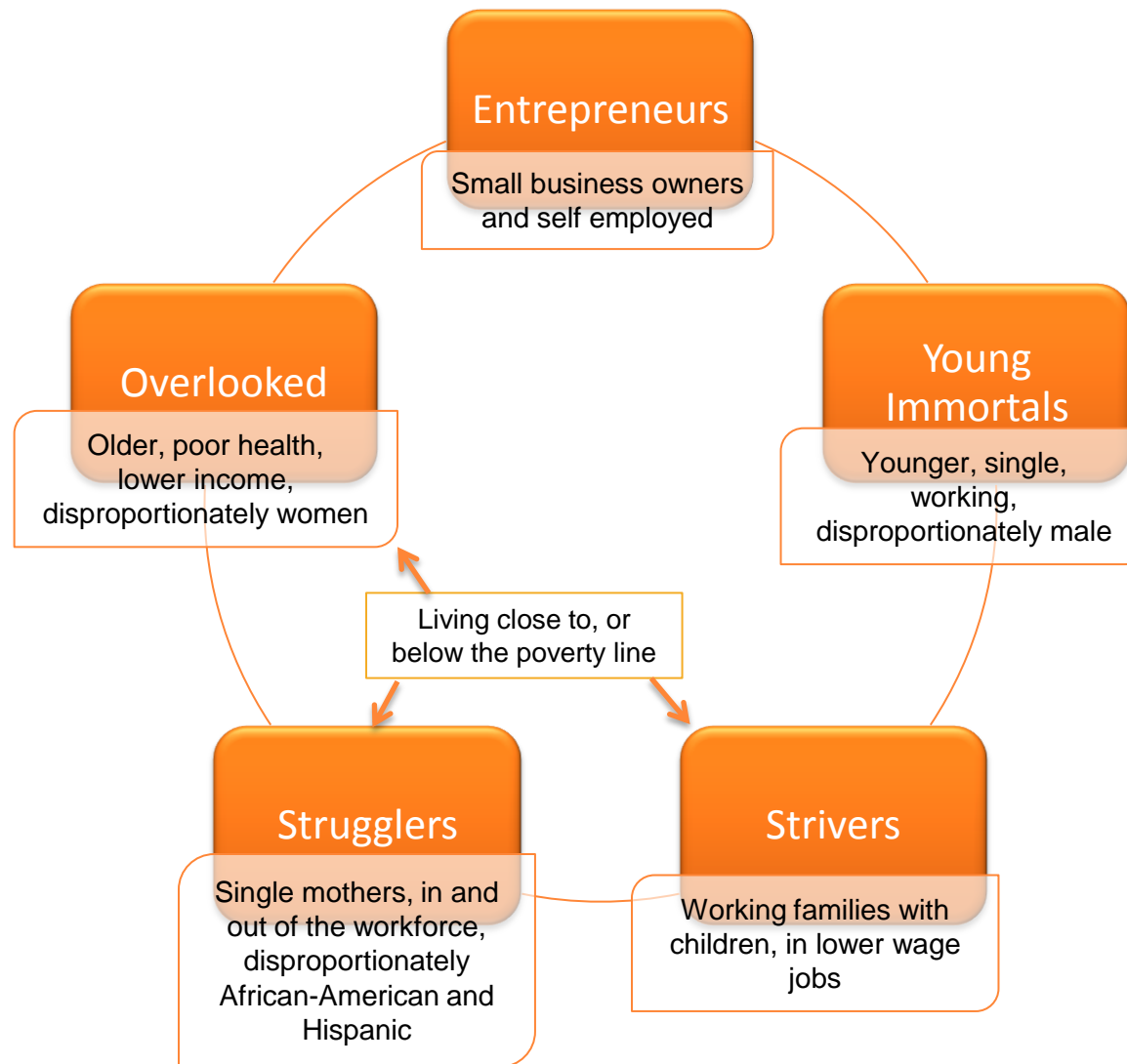
- They mostly live in **cities** and **suburbs**
- They are disproportionately **male**
- They are disproportionately **single** (never married, divorced or separated)
- They are disproportionately **African-Americans** and **Hispanics**
- They typically have annual household incomes of **less than \$50,000**
- They are more likely to have **low-wage** or **blue-collar** jobs and to work for **small firms** or in **service** industries
- They attend **religious services** regularly or occasionally
- They own a **cell phone** and use it to **text**
- They shop **discounts stores** frequently, especially **Wal-Mart**
- They shop most often at **Giant** for their groceries
- Among drug stores, they shop **CVS** most, followed by **RiteAid**
- They eat **fast food** regularly, most often **McDonalds**

Who Are the Uninsured in Maryland?

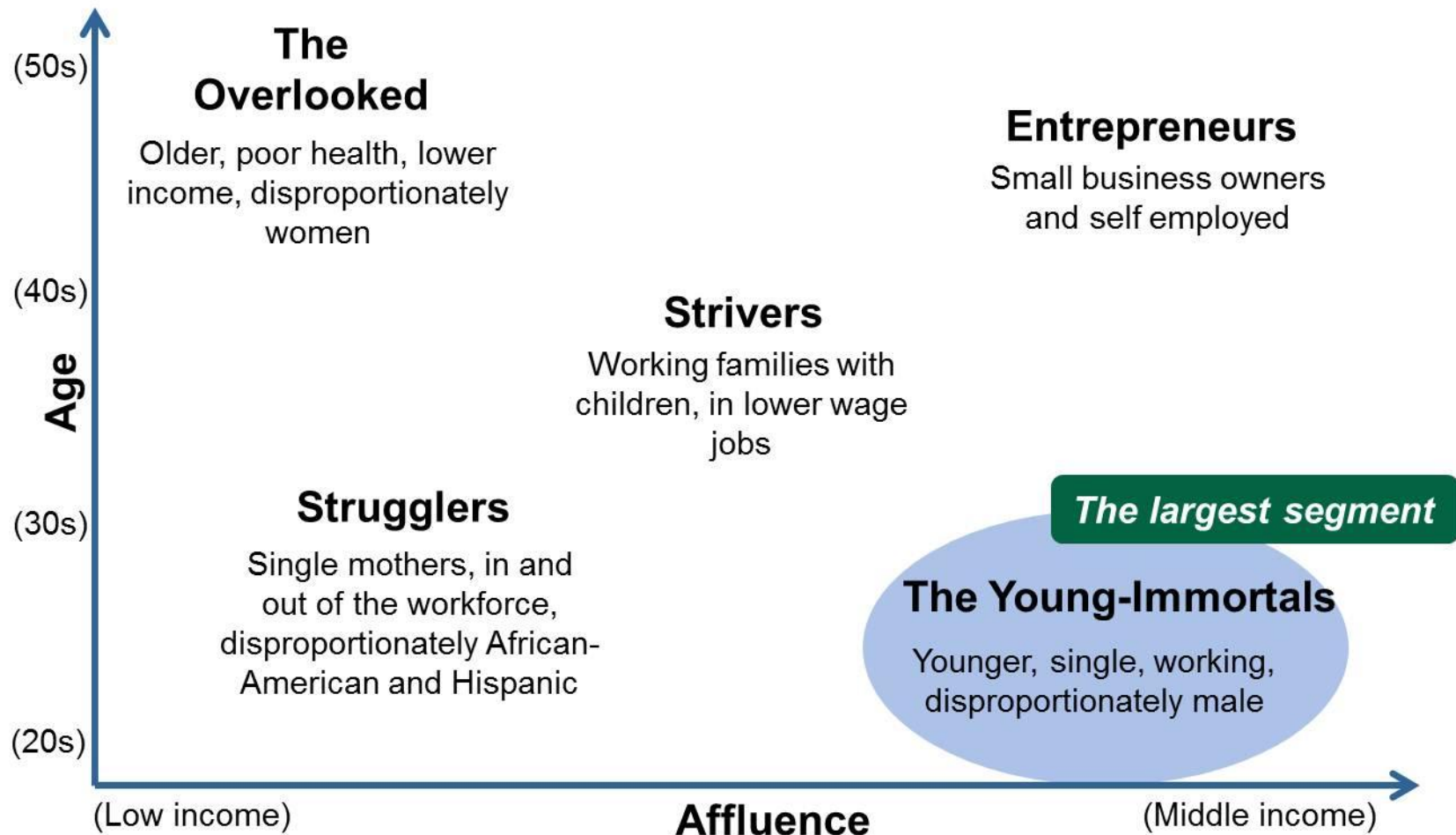
(Media Audit 2011)

- They most often shop at **White Marsh Mall, Towson Town Center, Lakeforest Mall, Montgomery Mall, Wheaton Plaza** and **The Mall at Prince Georges**
- They subscribe to **cable** or **satellite** TV at home
- They watch a lot of **TV**, especially WJZ, WBAL, WBFF, WTTG and WJLA
- On a daily basis, they watch TV more than listen to **radio**
- Among radio stations, they listen most often to **WPGC-FM**, followed by **WKYS-FM** and **WWIN-FM**
- They do not read a daily or weekly **newspaper**
- They use the **yellow pages** to find phone numbers
- Two-thirds go **online** daily, half have internet connection at home
- They are infrequent users of online **news sites**
- They follow **sports** on TV, especially NFL football (particularly the Ravens) and college basketball

Priority Audiences



Target Audiences



Additional Audiences

Employees of small to medium-sized employers (2-50, 51-100)

- Currently obtain insurance from employer, but employer may be tempted to opt out of providing insurance in place of a fee, thereby encouraging employees to use the exchange. These individuals used to see HC as an employee benefit. Now, the individual might approach the decision as a consumer.

Insurance lapsed

- Have been in and out of insurance plans throughout life as a result of changing jobs, gaps in employment. Have experienced health care/health care issues with and without insurance

Late-in-life laid off

- Experienced a lay-off in the past 5-6 years, have not yet regained same level of employee status (perhaps was bringing in a high salary, now, working in a different capacity for much less)

The Young-employed

- Under 25, out of college, off of parent's health insurance, terms of employment do not regularly cover employee benefits plans

Parents of children 18-35

- Potential opinion-influencer of key groups for Exchange, concerned over child's health, perhaps more than their child is, might be more aware of health care policy than child

Target Audience Rationale

- Maryland's small group insurance rates are the highest in the nation, and it's these employers who may be making tough decisions surrounding how their insurance is sourced for their employees. Therefore, the Exchange matters for these employers as much as it does the employees.
- The uninsured are not limited to those well below the poverty line, or a particular demographic. In fact, we see percentages of two parent households, percentages of households with higher incomes uninsured, and uninsured across all races. Therefore, we have to look at atypical uninsured demographics as well.
- Changing factors in the job force have new graduates in a different predicament, being hourly, part-time, or temporary employees without insurance benefits.
- Younger Americans, under 35, are often highly influenced by their parents, who remain an active part of their lives and decision-making. Thereby, parents are in a position to advise on health care coverage decisions.

Presence of Audiences

Audience Make-up	Presence in Maryland's Total Population
Entrepreneurs	
Small Business Owners	~1.8%*
Self-employed	4.8%
Young Immortals (Younger, single, working, disproportionately male)	
Persons age 24-35	13.2%
Males age 24-35	6.5%
Females age 24-35	6.8%
Single & never married, age 20-34	1.0%
Employed, age 20-24	4.1%
Employed, age 25-44	21.3%

Note: Chart reflects presence of elements of each target audience that secondary research will support, not actual size of target audience.

*of total population, estimated

Source: U.S. Census Bureau, American Community Survey (2010); U.S. Bureau of Labor Statistics (2010); The U.S. Small Business Administration (2010)

Presence of Audiences

Audience Make-up	Presence in Maryland's Total Population
Strugglers (Single mothers, in and out of the workforce, disproportionately African-American and Hispanic)	
Single Mothers	7.6%
Unemployed women (Q1 2011)	27.5% (based on # of unemployment claims)
Unemployed females below the poverty line	25% (of all women)
Employed females below the poverty line	4% (of all women)
Strivers (Working families with children, in lower wage jobs)	
Husband-wife household	48%
Husband/wife households with children under 18	22%
Any household with children under 18	35%
Employed and below poverty line	4% (of employed)
The Overlooked (Older, poor health, lower income, disproportionately women)	
Persons over 50 years	31.9%
Males over 50 years	14.5%
Females over 50 years	17.3%
Persons age 65 and over under the poverty level	7.7% (of 65+ population)

Note: Chart reflects presence of elements of each target audience that secondary research will support, not actual size of target audience.

Presence of Audiences

Audience Make-up	Presence In Maryland	Source
Employees of small to medium-sized companies		
Employed by companies with 1-99 employees	15%	2009 ACS Census
Employed by companies with 100-499 employees	2%	2009 ACS
Insurance Lapsers		
Families with only part-time or part-year adult workers, who are uninsured	35%	2011 Maryland Health Insurance Coverage Report
Late-in-Life Laid-Off (LLLO)	Between 24% and 29% of recent unemployment insurance claimants	2010-2011 BLS
Young-Employed		
Age 18-24	10%	2010 ACS Census
Age 18-24 who are also uninsured	2%	2010 ACS Census
Age 16-24 who are in the labor force and employed	6%	2010 ACS Census
Parents of Young Adults		
Parents of those age 18-34	23%	2010 ACS Census

Note: Chart reflects presence of elements of each target audience that secondary research will support, not actual size of target audience.

Channel Audiences

- Insurance brokers
- Health insurers
- Health plans / MCOs
- Health care providers
- Health systems / hospitals / clinics / health care delivery sites
- Business and trade organizations
- Faith-based organizations / church-based health ministries
- Non-profit community organizations
- State agencies
- Community organizations / leaders

Messaging Guidelines

- Information should be factual and apolitical
- There is a need to dispel myths
- It is important to not over-promise what reform will deliver
- It is important to communicate the new responsibilities and penalties for individuals and employers
- People need information that is relevant to their individual situations
- Important topics include eligibility and enrollment, effective dates of change, appeals processes, and coverage of behavioral health benefits
- Messages must promote wellness and prevention, reflecting an integration and balance between medical care and public health
- Information should have emotional meaning in order to resonate
- Use of personal anecdotes is useful

Maryland Health Care Reform Coordinating Council's
Education and Outreach Workgroup white paper (October 2010)

Messaging Guidelines

- A culture of health care needs to be emphasized, particularly for those who have never had health insurance previously
- It will be important to communicate the value of coverage, how to use insurance coverage and find providers, and the importance of seeking preventive care and early treatment
- Create greater understanding of how to maintain seamless access to coverage, especially due to the need to redetermine eligibility, and as an individual's eligibility for different programs changes

Key Messages

General Public

- Maryland is making it easier and more affordable for all residents to get the health insurance they need through the new Maryland Health Benefit Exchange.
- To achieve this, the state, employers, and the health care community are working together in an unprecedented effort to expand the choices available, and requiring participation by individuals.
- As a result of this shared undertaking, everyone in Maryland can have the health security they need – including regular doctor visits and preventive care, prescription drug coverage, and protection in case of hospitalization or medical emergency.
- In addition to giving you access to preventive care, health insurance will provide you with protection from financial risk, in the event of a medical need. You can also take your coverage with you if you lose or change jobs.

Key Messages

Uninsured

- Health insurance will help you, and provide preventive care (*important to women*) as well as financial protection (*important to men*)
- The Exchange is making health insurance more affordable and easier to get.
- Everyone in Maryland is required to get health insurance – this is the best way for you to get it.
- You can tailor your health insurance plan to your own needs and budget. The Exchange will help you get the information you need to compare coverage and make a decision that works for you and your family.

Key Messages

Potential Messages to Businesses

- The new Maryland Health Benefit Exchange will provide you with a new way to offer health insurance to your employees that is easy and more affordable.
- Offering your employees health insurance is one of the best ways to recruit and retain talent in your company.
- You can choose from a variety of plans and coverage options that will suit your budget and keep your employees protected.

Potential Barriers



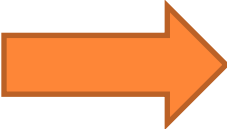
UNINSURED

- Competition of other priorities for their household's minimal disposable income
- Belief or assumption that affordable options do not exist
- Belief or assumption that it's complicated and difficult to navigate the process, exacerbated by a general distrust of health plans
- For some young adults, the belief that avoiding the cost of insurance is a risk worth taking, given the perceived low probability of serious health needs
- Language barrier
- Lack of access to computer for easy online enrollment

SMALL BUSINESSES

- Perceived cost of health care coverage
- Complexity of group health insurance and fear of administrative burden

Changing Perspectives

Audience	General Sentiment Toward Health Insurance		Desired Perspective
Entrepreneurs	<ul style="list-style-type: none"> • Don't like the idea of being forced to offer insurance • Want to provide it, but it's expensive • Doubtful if it is affordable 		<p>"I wasn't thrilled at first, but this has worked out. I couldn't afford to pay for my employees' health insurance before – but the Exchange is making private insurance affordable. I wish all government programs were this easy to figure out. I feel better knowing that I'm contributing to my employees' health."</p>
Young Immortals	<ul style="list-style-type: none"> • Somewhat aware of being health insurance option • Not sure insurance is needed • Especially not sure when considering costs 		<p>"I never thought health insurance made sense for me, but now I'm required to get it, and it's more affordable than ever. I like knowing that if I get hurt, I have the financial protection that health insurance provides."</p>
The Overlooked, Strugglers, Strivers	<ul style="list-style-type: none"> • Wish had health insurance • Health insurance is expensive • Never been able to afford it before, can't afford it now 		<p>"Coverage is now an option for me. It's affordable for the first time and the Exchange is making it easier for me to find the plan that is best for me."</p>

Strategic Imperatives

Educate Maryland on the outputs of the Health Reform Law.

- Nationwide lack of awareness and lack of support , coupled with concern over implementation
- Can not assume that sentiment in Maryland is counter to this (unless primary research proves otherwise)
- Knowledge of reform likely to be muddled by charged opinion, given the heated health care debate inside the beltway, and Maryland's physical proximity to that environment
- Educate residents on what reform does for them, as consumers or employers, and what it does for family, children, friends, acquaintances who are unemployed

Bring everyone along in educating on the Exchange.

- Demographics and past experience suggest ideal target audiences - individuals who need health insurance and have much to gain from Exchange
- Educate and positively influence the whole state, to create ambassadors who positively influence peers, even if ambassadors might not need the Exchange
- Make the Exchange resonate with residents BEFORE they need to use it.
- Make the Exchange a point of pride for the state

Strategic Imperatives

Acknowledge unique needs and attitudes of ideal target audiences for the Exchange.

- Potentially nine or more ideal target audiences who may come to the Exchange with varying backgrounds, expectations, and interpretations of health insurance – all of which can impact their needs
- Conduct primary research to better understand population dynamics, what they might need from the Exchange, and if/how the Exchange can be positioned to serve them
- Observe cultural sensitivities within Maryland when designing marketing and messaging efforts

Messaging is not just about raising awareness that an Exchange exists – it's about attaching value to what the Exchange offers.

- Exchange will not just provide access to health insurance, but access to something that an individual really wants, needs, is grateful to have, or can find value in having
- Reach individuals on a personal level, understand attitudes and pre-conceived notions and position as a true solution

Strategic Imperatives

Anticipate potential sources of confusion.

- Consumers could become confused over enrollment processes depending on their individual circumstances (fixed enrollment period for some products, always available enrollment for others) as well as which insurance products and pricing apply for the individual)
- Leverage primary research to help indicate where confusion could be greatest, and what messaging and treatments best mitigate that confusion

Program Realities

Maryland succeeds with an Exchange that . . .	Maryland loses with an Exchange that . . .
Benefits all	Is punitive or unfairly targets some
Is about choice	Is about a mandate
Increases ease, access, options	Increases bureaucracy
Represents a consumer solution	Represents a government program
Serves people from Snow Hill to Reservoir Hill to Sideling Hill	Serves people on Capitol Hill

Lessons Learned in MA

Lesson #1: Depoliticize implementation

Passing the legislation was partisan but implementation cannot be. Make it about the consumer benefit, not about the legislation.

Lesson #2: Calibrate government's role

People are looking for government to validate quality, not to be an insurance provider. Consumers want to choose among private plans, and have government offer a “Good Housekeeping” seal.

Lesson #3: Putting a “face” on the uninsured is critical

Finding ways to showcase real people whose lives have been changed by health care reform is what will drive media coverage and political support, and make the message credible for peers.

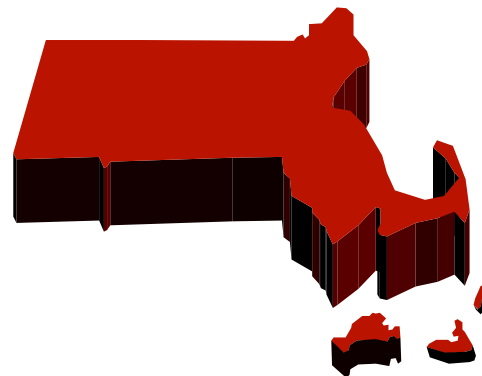
Lessons Learned in MA

Lesson #4: It takes a campaign

It took a campaign to pass health care reform and it will take a campaign to ensure successful implementation. Misinformation and misunderstanding will continue – the campaign must have a rapid response team (including third parties and other advocates) to counter and correct as issues arise.

Lesson #5: Drive simple messages and a clear call to action.

The campaign must be clear about what, why, and where consumers must access the necessary information to make health plan decisions, and consistently create a clear call to action for them throughout.



Lessons Learned in MD



- It takes a community effort.
- Build partnerships and keep them alive.
- Partner with elected officials to help gain media attention.
- Maintain message consistency through “train the trainer” approaches.
- Continue education and training as programs evolve.
- Segment the audience.
- Communicate “news you can use” to an individual.
- Ensure messages are simple, and linguistically and culturally appropriate.
- Be accessible to answer questions, even when answers are not yet known.
- Use venues that are appropriate to the target audience, and adapt materials to the site and audience.

Source: Education and Outreach Workgroup white paper of the Maryland Health Care Reform Coordinating Council (October 2010)

Lessons Learned in MD

- A variety of approaches is critical.
- There is a need for basic information, as well as more detailed reference information.
- Opportunities for outreach are everywhere, from ballparks to churches, pharmacies to grocery stores.

Source: Education and Outreach Workgroup white paper of the Maryland Health Care Reform Coordinating Council (October 2010)

Campaign Planning – MA Best Practices



Guiding Principle 1

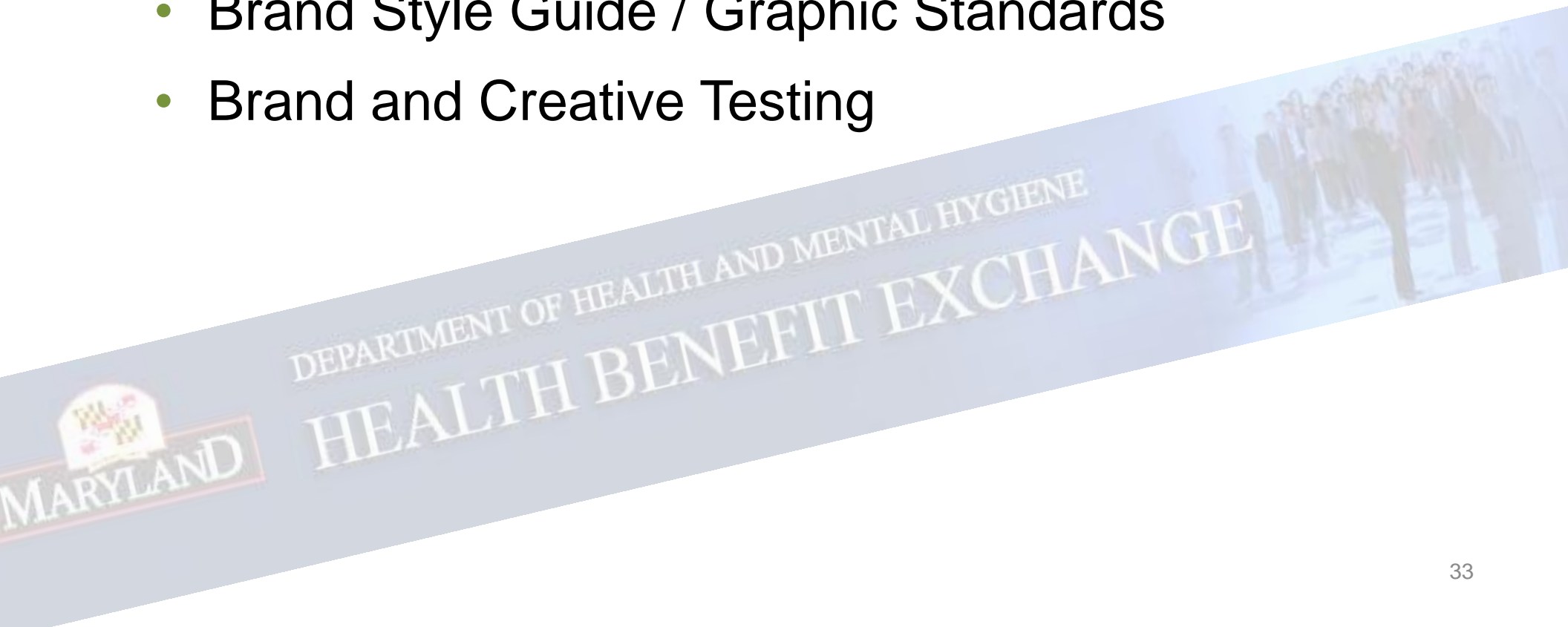
**Make Every Communication Highly
Relevant to Each Target Audience**

Build a Strong Brand

- Establish Exchange's **role and brand value** from the beginning - particularly as it pertains to your status as a quasi-government entity.
- Embrace the role of "**educator**" rather than that of "enforcer."
- Recognize that this will be **completely new** for consumers, that there will be lots of confusion and that the Exchange cannot **simplify** its brand positioning and communications enough.
- Brand positioning must be **relevant** to all audience segments.
- Promotion of the brand cannot underestimate the power of **leveraging** and borrowing existing brand equity of partners.

Brand Deliverables

- Brand Name
- Brand Vision
- Brand Identity
- Brand Style Guide / Graphic Standards
- Brand and Creative Testing



Brand-Building Process



Support for Navigators

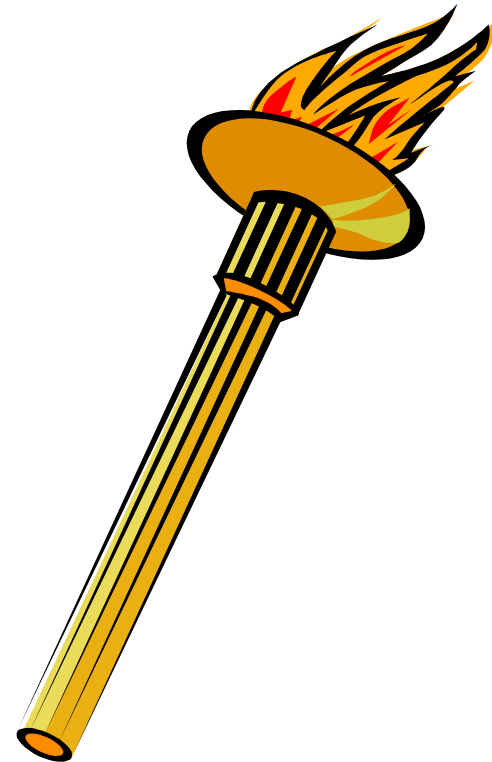
- **Navigator Training Kit**, including key facts about the Exchange; overview of audience types and profiles, and tips for fielding their questions and addressing their concerns; FAQs for their use with individuals and groups; and tips for overcoming objections as they work to guide individuals through the process.
- **Video presentation** giving an overview of the Exchange, its features and its benefits. The video can be used in their own meetings with individuals and groups.
- **PowerPoint presentation**, arranged in modules, for adaptation and use in various settings. The presentation would contain speaker notes to ensure consistency of messaging.
- **Speaker training** for navigators, with tips for making effective presentations, assessing audiences and their needs, preparing content and delivery techniques, and effectively handling Q&A sessions.

Support for Navigators

- **E-newsletter** to keep navigators up to date on the latest news, statistics, tips and techniques, and shared “best practices” among navigators.
- **Navigator section** of the Exchange web site, password protected, to facilitate building a community among navigators to share information, report on successes, provide advice to each other, and keep up with the latest facts and statistics.
- **Web-based tutorial** for training and refresher sessions
- **Recognition** for navigators doing exemplary work, in the form of certificates, vignettes/success stories in the e-newsletter and navigator web site area, etc.

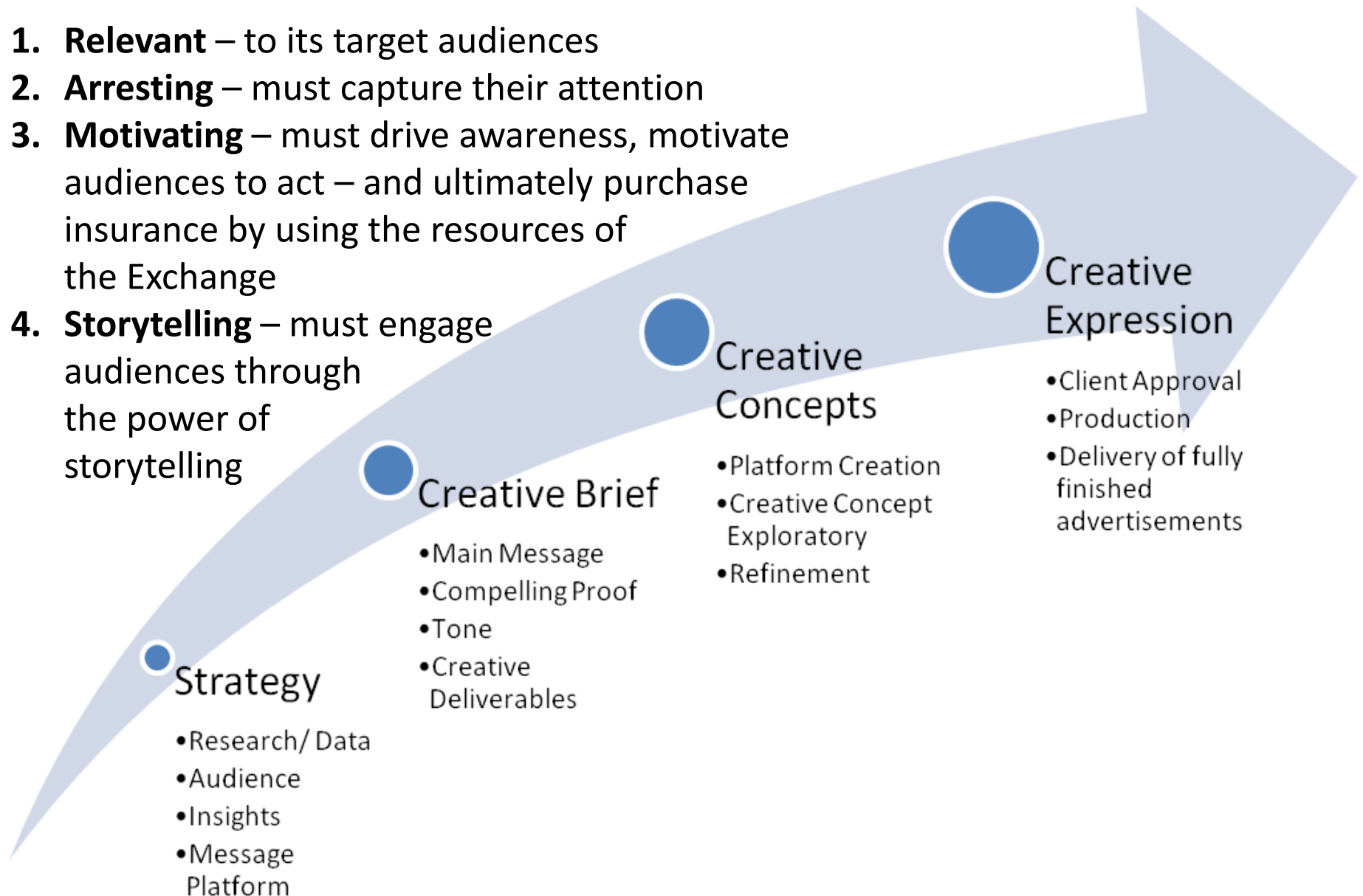
Enlist Champions

- Professional athletes
- Small business owners/entrepreneurs in rural settings
- Small business owners/entrepreneurs in urban settings
- MBE/WBE business owners
- Young immortals
- Parents of young immortals
- Late-in-life laid offs
- Single parents
- Entertainers
- Community leaders
- Health care providers
- Artists
- Musicians
- Educators
- Advocates for community causes



Creative Development

1. **Relevant** – to its target audiences
2. **Arresting** – must capture their attention
3. **Motivating** – must drive awareness, motivate audiences to act – and ultimately purchase insurance by using the resources of the Exchange
4. **Storytelling** – must engage audiences through the power of storytelling



Creative Lessons From MA

- **Peer-to-peer** communications is essential
- **Showcase the many faces** of the uninsured
- **Tell me**, don't sell me
- **Research** should be employed to test whether these same attitudes are true among uninsured Marylanders, as well as potential creative directions for the campaign. Methods may include:
 - **Mall intercepts**, which can be conducted in targeted neighborhoods reflecting priority audiences
 - **Consumer focus groups**, which can be comprised of a cross-section of audience profiles
 - **One-on-one interviews** with representatives of key influencer groups, including navigators, community service organizations and health providers



Creative Concept 1

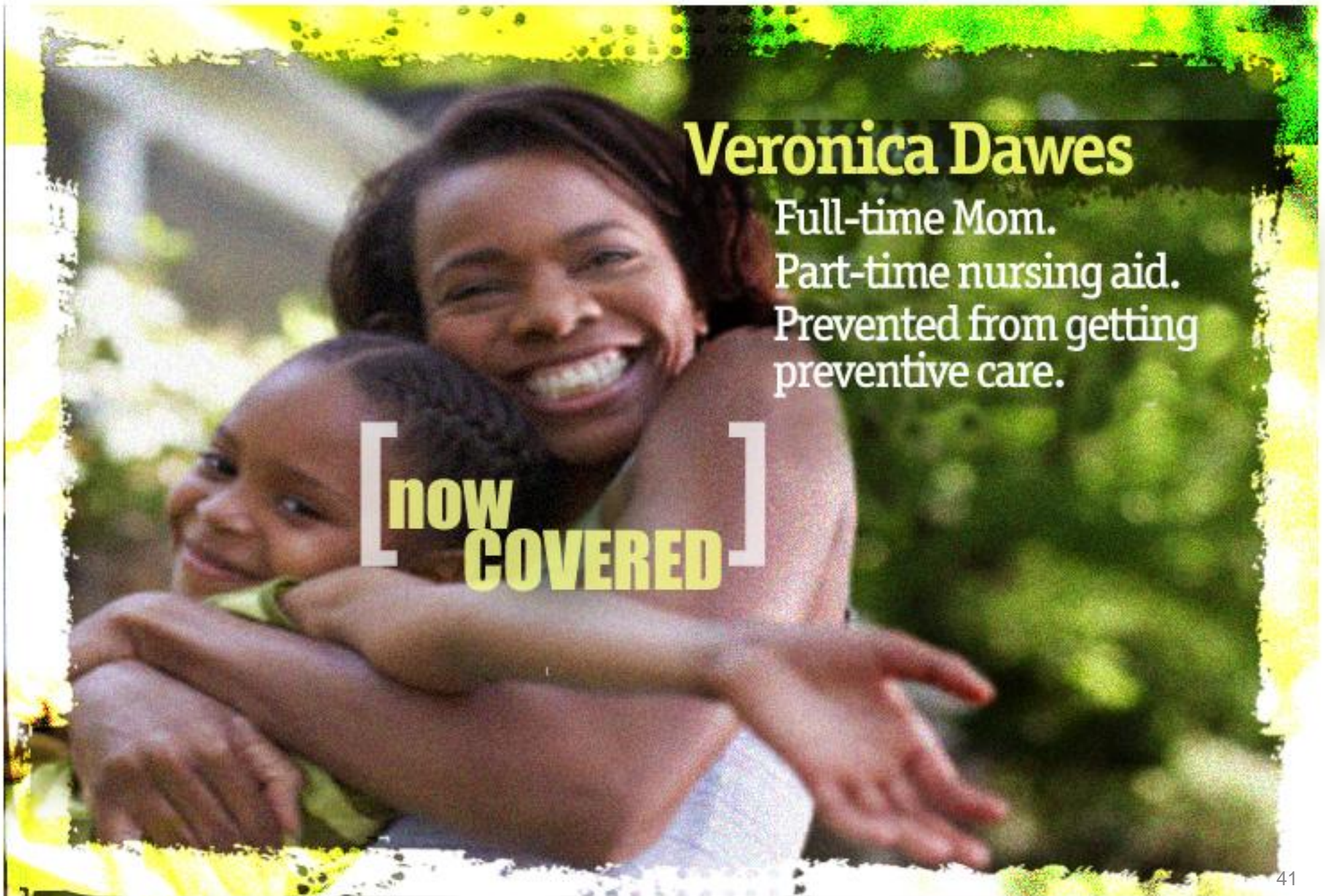
A man in a red shirt and helmet is holding a bicycle over his head with both hands. He is smiling and looking towards the camera. The background is a clear blue sky and green hills. The image has a white border with a distressed, torn-paper effect.

Jim Randall

Weekday sales associate.
Weekend cyclist.
Without health
insurance,
an injury would
have cost him big.

[now
COVERED]

Creative Concept 2



Veronica Dawes
Full-time Mom.
Part-time nursing aid.
Prevented from getting
preventive care.

**[now
COVERED]**

Creative Concept 3



Rodney Smith

Architecture major.
Restaurant server.
Too old for his parents'
health insurance.

**[now
COVERED]**

Creative Concept 4



Jenny Wilson

Pie baker.
Fudge maker.
Thought health insurance
would be too expensive
for her start up business.

**[now
COVERED]**

Creative Concept 5

Elena & Victor Alfaro

Neighborhood leaders.
Church volunteers.
Lost health insurance
when he lost his job.

**[now
COVERED]**

Guiding Principle 2

**Surround Key Targets Through a Proactive,
Disciplined and Fully Integrated
Marketing Campaign**

Earned Media

Phase I: Lay the Foundation

- **Establish a corps of spokespeople** and supporters who can be briefed and prepared to handle media interviews and participate in ongoing media coverage opportunities
- **Prepare media resources** kit (electronic and hard copy) including:
 - Key Messages
 - Talking Points
 - Q&As
 - Fact Sheets
 - Backgrounder
 - Single-page Fact Sheets, including statewide health insurance data and statistics
 - Q&As
 - Expert Database
 - Visual Resources: Photos, illustrations, video vignettes, etc. that will enhance reporting



Earned Media

- **Online Newsroom:** Developed as a section of the website to allow reporters, bloggers, editors and others easy access to the Exchange media materials (should include fact sheets, Q&As, press releases, etc.).
- **Media List:** Identify media outlets and contacts to target outreach and pitching.
- **Expert Background:** Information on outside experts who understand the Exchange can be made available for commentary and perspective.

Earned Media

Phase II: Build and Sustain the Momentum

- **Press Releases:** Milestones and announcements focusing on the Exchange and its implementation in Maryland.
- **PressLift:** In addition to the media kit, the Exchange should use an online press release that not only contains a traditional release, but links to articles, white papers and information explaining the insurance program. The PressLift releases will also provide clickable access to photographs, illustrations, audio and video, logos, featured quotes and articles on the subject. This method will provide an efficient means for delivering electronically large amounts of information to the media in a single e-mail.
- **TV and radio talk show appearances** for Exchange spokespeople, accompanied by early adopter consumers and business owners, community leaders, elected officials and other opinion leaders as appropriate

Earned Media



- **Media Outreach**
 - Face-to face briefings
 - Consistent updates and news alerts through press releases, calls, tweets, e-mails and other contact points
 - Announcements and updates that highlight key milestones, report on progress, dispel misinformation and address their specific questions
- **Engage in Storytelling:** In an effort to explain this complicated issue, the campaign should employ clear and effective “storytelling” techniques to help the media quickly gain an understanding of the new program, and convey highlights to viewers/readers/listeners. Storytelling techniques will humanize the message about the Exchange so it resonates with audiences on a personal level. This technique turns basic messages into stories that capture attention and deliver a clear engagement message and/or call-to-action to target audiences.

Earned Media

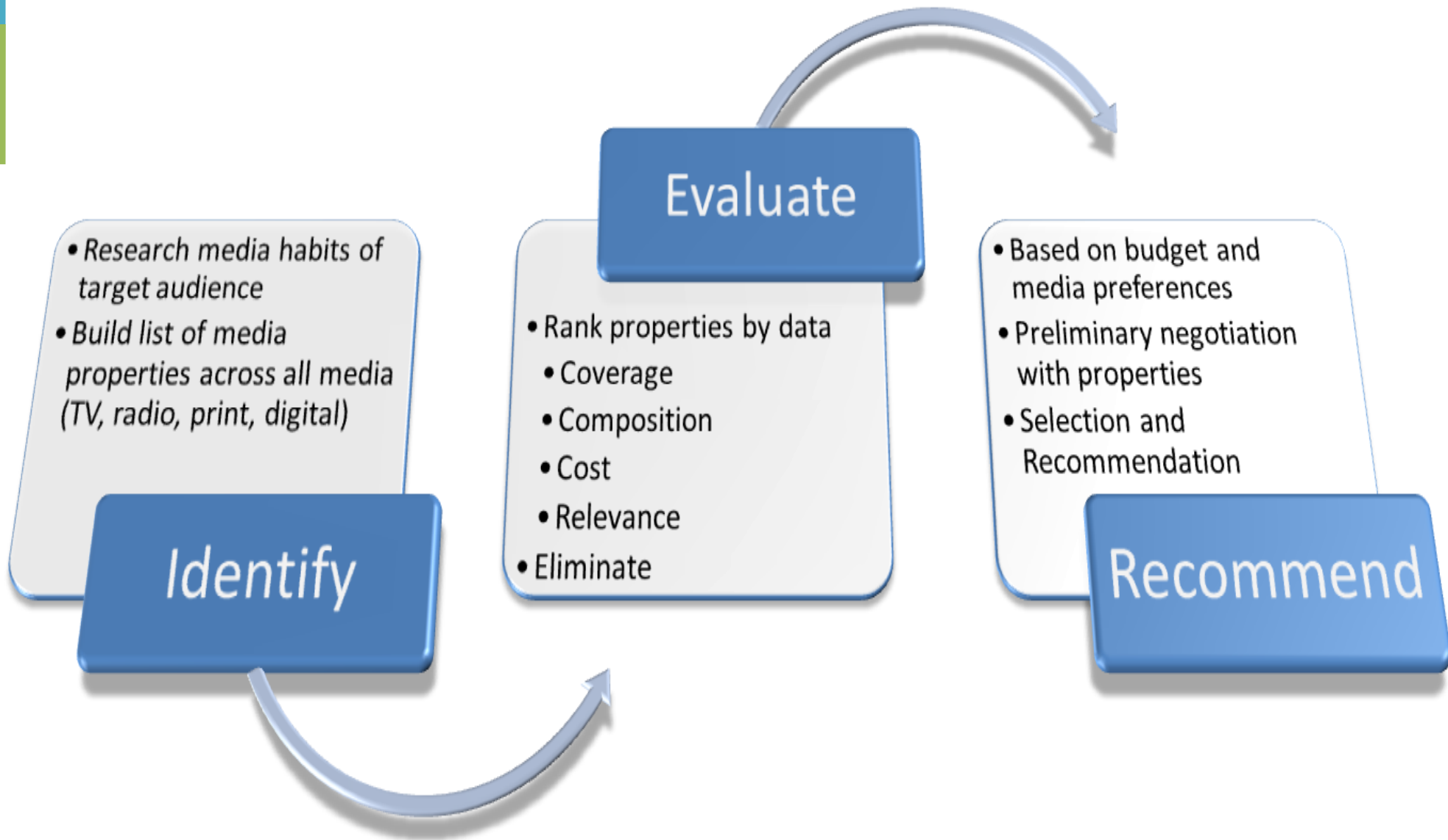
- **Opinion Pieces:** As the Exchange is unveiled, the campaign should identify opportunities for spokespeople, influencers and advocates to prepare and place Op-ed articles throughout the state. Op-eds will emphasize explaining the benefits of The Exchange and how it will provide badly needed health insurance to hundreds of thousands of people across the state while reducing health care costs.
- **Special Sections and Editorial Calendars:** Most media publish and air special healthcare sections, therefore the campaign should mine for stories using editorial calendars at newspapers, magazines, online publications, TV and radio stations to generate positive coverage of the Exchange.



Earned Media

- **Letters to the Editor:** Stakeholders who opt to draft and submit letters to the editor regarding the Exchange should be provided with the necessary data and background material to ensure accurate, clear and consistent messages. In addition to testimonials, white papers from experts and additional tools can be at-the-ready and adapted and used by stakeholders and communications staff.
- **Video Vignettes:** Short video clips featuring newly insured experiences and viewpoints can be incorporated into slide shows, posted on the Exchange's website and user portal, and on social media sites.
- **Virtual Press Conference:** Establish a virtual press conference forum that will allow media outlets to log in online to listen and ask questions.
- **Update** target media lists, special sections, editorial calendars ongoing
- **Expand** bank of user stories, photos, video clips and experiences ongoing

Paid Advertising Planning



Audiences for Paid Advertising

- Marylanders who are uninsured and influencers of the uninsured (i.e. parents of the young adult uninsured)
- Small business owners and entrepreneurs
- Insurance brokers and agents

TV and Cable

- Uninsured Marylanders are above-average consumers of television
- TV advertising is 2.5 times more effective at creating sales uplift per equivalent exposure than the next best performing medium – print (Ebiquity econometric analysis of 3,000 ad campaigns)
- Makes radio advertising 100% more effective than if radio were used alone
- Offers opportunity to place advertising in sports programming, such as college basketball and NFL football

	Baltimore	MD suburbs of D.C.	Other MD areas
These stations offer the most efficient access to reaching MD's uninsured	WJZ TV WBAL TV WBFF TV	WTTG WJLA	WBOC WHAG
These stations offer less efficient access but may be used because they offer exceptional pricing or provide needed geographic coverage	WMAR TV WNUV TV	WUSA WRC WDCA	WMDT

Radio

- The most significant advantage of radio advertising is its ability to target consumer audiences narrowly, helping to maximize exposure to specific audience segments.

	Baltimore	MD suburbs of D.C.	Other MD areas
These radio stations offer the most efficient access to reaching MD's uninsured	WERQ-FM WPGC-FM WWIN-FM	WPGC-FM WKYS-FM	WAYZ-FM WICO-FM
These radio stations offer less efficient access but may be used because they offer exceptional pricing or provide needed geographic or ethnicity coverage	WOLB-AM WLZL-FM	WGTS-FM WLZL-FM	WILC-AM WKIK-AM

Digital

- Frequent users of the Internet and digital devices such as smart phones
- Paid mobile media, accessed via smart phones
- Paid placements on Internet sites other than news sites, which research shows are not frequently used by Maryland's uninsured
- Latinos are more likely than the average U.S. household to have cell phones with Internet and video capabilities
- Latinos also write more texts than any other race or ethnicity, sending an average of 943 texts per month (national average is 740)
- African-Americans use more mobile voice minutes per month (1,261) than any other group
- 33% of African-Americans choose app-based smartphones with Web-enabled operating systems

	Baltimore	MD suburbs of D.C.	Other MD areas
These web destinations and their mobile platforms offer the most efficient access to reaching MD's uninsured	Google Facebook Yahoo WBALTV.com Weather.com	Google Facebook Yahoo Weather.com MyfoxDC.com	Google Facebook Yahoo

Print

- Not recommended - research indicates that the consumer target audiences are not regular users of print media

Out-of Home

- Out-of-home advertising, which includes billboards and transit advertising, are an effective and efficient way to maintain 24/7/365 visibility among consumers (especially valuable in launching products)

	Baltimore	MD suburbs of D.C.	Other MD areas
Transit	Buses Bus Shelters Metro Stations	Commuter buses Metro Stations	Buses Bus Shelters
Billboards	Local/Community billboards	Mobile billboards	Mobile billboards

Business-to-Business

Must achieve the right balance of:

- The gross number of business owners and entrepreneurs reached is an important consideration since the Exchange will need to maximize its exposure to this audience.
- The percentage of the medium's total audience that is a business owner or entrepreneur is an important consideration since the Exchange must seek to maximize its efficiency by minimizing exposure of its marketing messages to audiences outside of the target.
- The cost of buying advertising space must be reasonable as measured by the cost per exposure to the target audience.

Business-to-Business

Medium	Business Owners Reached	Business Owners as a % of its Total Audience
DIGITAL MEDIA		
WashingtonPost.com Visited past month	97,630	11.4%
BaltimoreSun.com Visited past month	32,749	5.7%
NBCWashington.com Visited past month	21,582	8.7%
FoxBaltimore.com Visited past month	20,785	7.3%
WashingtonTimes.com Visited past month	21,694	12.6%
PRINT MEDIA		
The Gazette network	74,378	9.9%
The Washington Post 5 weekday cumulative reach	68,205	8.2%
Sunday Sun 4 edition cumulative reach	35,317	3.99%
Washington Business Journal 4 edition cumulative reach	26,233	23.8%
Baltimore Business Journal 4 edition cumulative reach	19,587	17.5%
Annapolis Capital (Sunday) 4 edition cumulative reach	13,194	17.1%
The Urbanite 4 edition cumulative reach	12,962	12.4%
Washington Times 5 weekday cumulative reach	12,860	34.3%
The Jewish Times 4 edition cumulative reach	7,343	16.2%
RADIO		
WTOP-FM 7 day cumulative reach	36,480	9.2%
WBAL-AM 7 day cumulative reach	28,792	11%
WGTS-FM 7 day cumulative reach	21,694	28.4%
WRQX-FM 7 day cumulative reach	21,684	20.7%
WASH-FM 7 day cumulative reach	16,060	14.9%
WCBM-AM 7 day cumulative reach	15,203	11.7%
WLIF-FM 7 day cumulative reach	12,792	12.5%

Additional Media

- The Daily Record
- The Business Monthly
- I-95 Business
- Corridor

- The (Belair) Aegis
- Carroll County Times
- Cecil Whig
- Cumberland Times News
- Easton Star Democrat
- Frederick News Post
- Hagerstown Herald Mail
- Salisbury Daily Times

- Insurance & Financial Advisor Monthly (Maryland edition)
- IFAwebnews.com (Maryland)
- The Maryland Messenger

Public Service Advertising

- Availability of public service advertising (PSA) is severely **limited**
- Difficult to build awareness and prompt action because the advertiser has **no control** over the timing, frequency or reach of a PSA campaign
- Not available to **advertisers who pay** to place commercial messages
- Recommended only if marketing budget **does not allow** for paid media
- Slightly more practical alternative to PSAs are Non-Commercial Sustaining Announcements (**NCSA**)
- Available to non-profits and **state and federal government agencies**
- Hybrid between PSA and a regular commercial advertisement - guaranteed to be broadcast between **6am and midnight**
- Receive **confirmation** of when and where their advertisements appear
- Availability of NCSA inventory is very **limited**
- Advertiser provides a grant to **MD/DC/DE Broadcaster's Assn.**
- NCSA campaigns include Army National Guard, US Coast Guard, Maryland Vehicle Theft Prevention Council.

Social and Digital Media

- Utilize new assets...
 - Brand vision
 - Messages
 - Images
 - Stories
 - Statistics
 - Spokespeople
 - Advocates
 - Partners
- ...to forge stories through various digital formats:
 - Text
 - Photo
 - Infographic
 - Video
 - Audio



Social and Digital Media

- ...through online vehicles:
 - Dynamic copy: press release, posts, user comments
 - Online resources: FAQ, whitepapers, web pages
 - Geo-location: check-ins, local reviews, geo-tagged rich media
 - Media: images, infographics, video, tweets, emails, SMS, podcasts, slideshows
- ...to digital destinations:
 - Web: sites, microsites, blogs
 - People: employees, subscribers, advocates
 - Social media: applications, Facebook, LinkedIn, Twitter, Flickr, Slideshare, Foursquare, YouTube
 - News sources: Newswire, online media, RSS feeds



Social and Digital Media

Website hub

- Simple, centralized storytelling hub and a source of the Exchange's primary online content
- MD Exchange benefits
- Health management tools
- Shopping experience: choice of plans and enrollment
- Critical information access point for opinion leaders, residents and policy experts
- Navigator tutorials, materials and support
- Small business forum/sharing
- Visually engaging and "viral-ready" educational materials
- Campaign news and data
- Upcoming events
- Enrollee success stories
- Aggregation of digital community activity



Social and Digital Media

Additional website functionality

- Videos, Podcasts
- User-generated content (shared stories, rich media, posts)
- Editorial calendar for brand-owned social content
- Navigator success stories
- Blog integration
- Campaign updates and news
- Maryland “coverage quilt” map with early adopter “pop-up” stories
- Geographic visual of enrollment rates across Maryland

Social media deployment

- Video testimonials of people who have enrolled
- Peer-to-peer stories shared through social outlets
- Paid media campaigns—Google + FB Ad buys
- Facebook + Twitter + LinkedIn + YouTube + Vimeo + Flickr
- Upload enrollees’ own video testimonials
- Slideshare



Social and Digital Media

Partners' digital involvement

- Use online channels for content syndication
- Offer updated content via callout banners and digital resources
- Drugstores: Walgreens, CVS, Rite Aid
- Local organizations: churches, social services, community groups, financial aid offices, etc.

Webinars

- Live web sessions with experts
- Provide information on what the Exchange means for consumers
- Enrollment information, benefits
- History of the law, Maryland's role
- Webinar archive lives on social channel (YouTube, Vimeo), aggregated into the hub and is shareable

Social and Digital Media

E-newsletter

- Opt-in email marketing campaign
- Follow up and stay in touch with residents who show initial interest
- Provide a channel for active regular “push” communications
- Deliver to legislators, campaign partners and other stakeholders

SMS alerts

- Integrated text campaign
- Text a number and receive information that drives to website
- Subscription-based text reminders to keep users enrolled
- Wellness tips customized by demographic need—“pick a plan”



Community Outreach / Education

Phase 1: Lay the Foundation



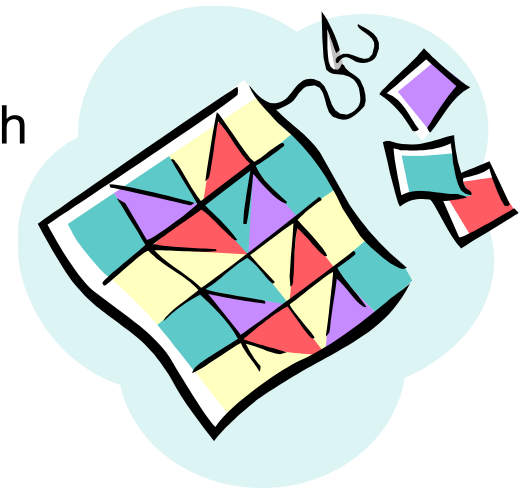
- Create materials for community outreach
 - Geared to literacy levels, cultural appropriateness, health literacy and multiple languages
 - Speaker resource kit including educational PowerPoint presentation, FAQs, overview of the new health law, tips on how to field questions, profiles of various uninsured populations, including specific issues, needs and concerns
- Assemble comprehensive outreach list, including events calendar and venues and groups based on target demographics
- Build and brief a base of ambassadors, speakers and advocates

Community Outreach / Education

Phase 2: Build and Sustain the Momentum

Materials Expansion

- Video testimonials from “early adopters”
- Online “coverage quilt” by municipality/county with pop-up testimonials from early adopters



Public Officials

- Briefing kit
- E-newsletter updates
- District-by-district quarterly tallies of enrollments

African-American, Hispanic and Minority Audiences

- Presentations/displays/materials to faith-based organizations and churches (particularly those with health ministries)
- Information and outreach to advocacy groups
- Presentations and materials to African-American and Hispanic chambers of commerce and business groups

Community Outreach / Education

- Displays/materials at ethnic festivals
- Displays/presentations/materials to faith/physical fitness/financial fitness groups
- Alliances with black colleges and universities, esp. alumni groups
- Briefings/materials to charitable groups and foundations

Community, Advocacy and Social Services Organizations

- Briefings and information sharing
- Gather recommendations on effective outreach and channels
- Newsletter/e-newsletter and website content
- Displays at organization offices
- Information materials for distribution at locations and events
- Presentations at events
- Newsletter and website content

Fairs, Community Events, Entertainment Events

- County fairs, community festivals
- General entertainment events (Preakness, etc.)



Community Outreach / Education

Low-income Audiences

- Channel audiences including legal aid lawyers, doctors and nurses in medical clinics, hospital social workers, community outreach and social services staff, and resident services coordinators in affordable housing developments
- Public libraries
- Posters for businesses (laundry facilities, check-cashing services, thrift stores, neighborhood grocers, hair salons, etc.) and social service agency locations
- Presentations and flyers at libraries, social services organizations, medical clinics
- Article placements in community outreach and social services organizations' newsletters and on websites (with links to Exchange site)
- Talking points/key messages for social services workers
- Materials for Volunteer Income Tax Assistance sites

Community Outreach / Education

- Materials/briefings for channel audiences including Habitat for Humanity, Rebuilding Together, Enterprise Community Partners, People's Homesteading Group and Baltimore Housing's Office of Resident Services
- Posters and flyers at food assistance locations
- Online tutorial and materials for health clinics and community health centers
- Materials for workforce development organizations

Schools

- Prioritize schools within target demographic groups
- Information/fact sheets to guidance counselors and school nurses
- Parents' night presentations
- Article placements in school newsletters and on the school website
- Information table at orientations
- Pamphlets for students to take home
- Talking points for guidance counselors and school nurses about the importance of health insurance and the benefits of the Exchange
- Target Head Start and adult literacy programs

Community Outreach / Education

Young Adults

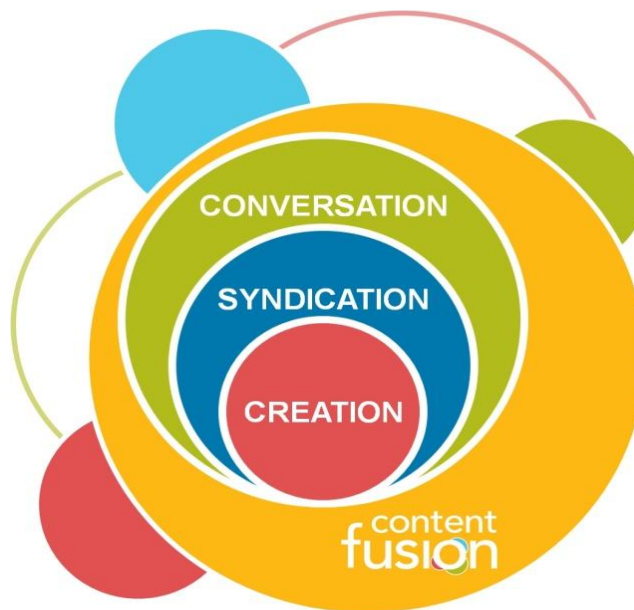
- Events specifically geared to men, such as the National Man Expo at Ripken Stadium in Aberdeen
- Car and motorcycle shows and tours
- Food and Beer festivals
- Outdoor recreation events, including gun shows, fishing tournaments,
- Gyms and recreation centers
- “Extreme sports” venues incl. paintball, rock-climbing, go-carts, etc.

Business and Trade Groups

- Speaker appearances at business, trade, professional organizations
- Information table and materials at events
- Channel use including newsletters, websites, email lists, etc.

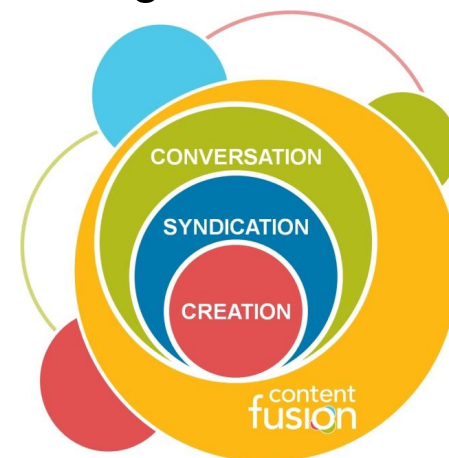
Content Fusion

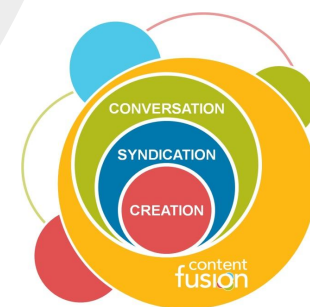
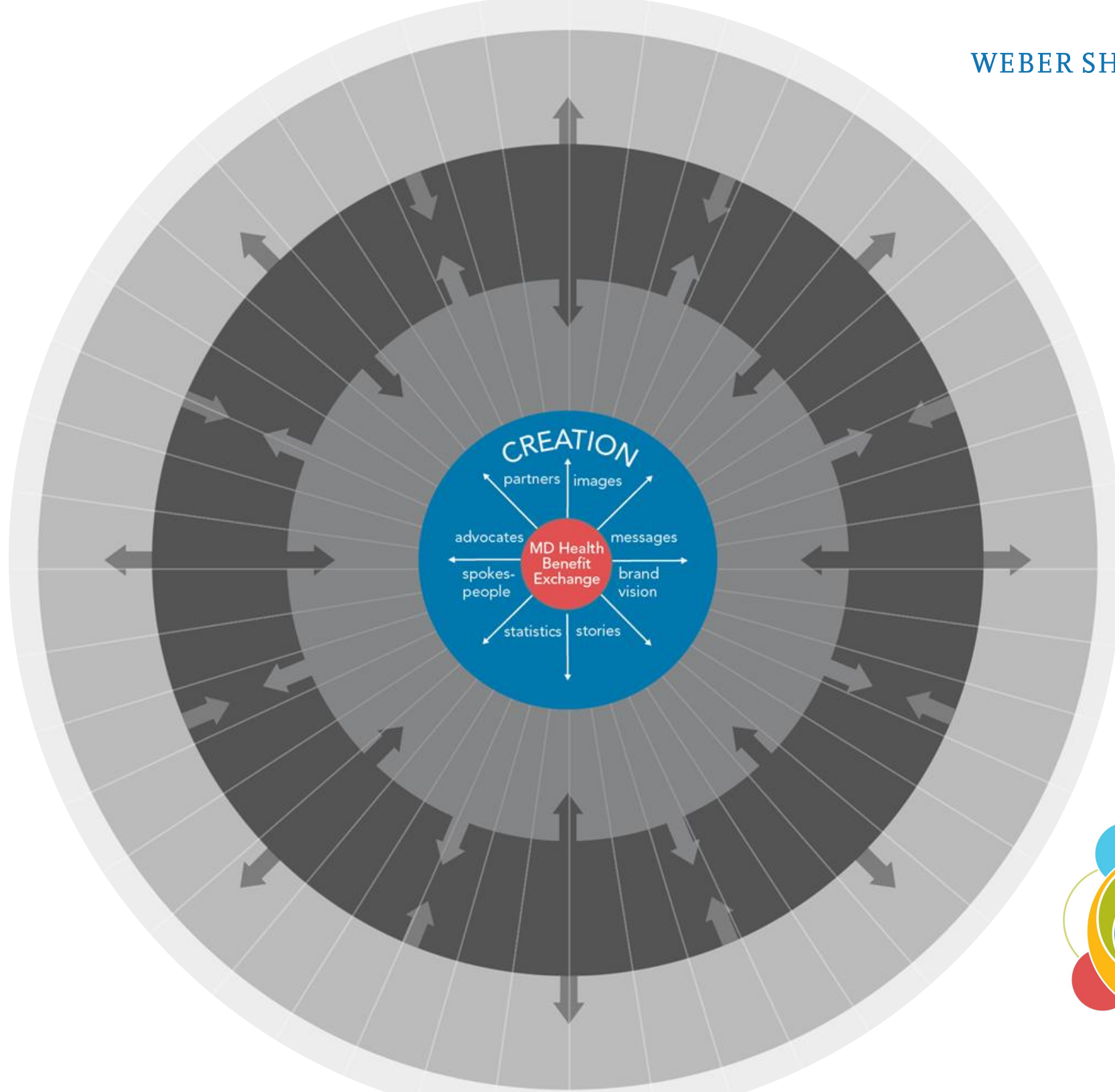
- Helps identify what **stories** can be told in which **formats** and where to **drive** those stories.
- Provides direction for the Exchange to become its own **media outlet**, publishing its own stories in its own channels, as well as sharing its news with more traditional media in a manner more consistent with how news is produced and absorbed today.

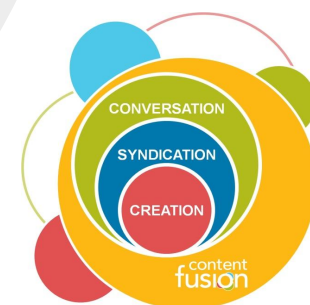
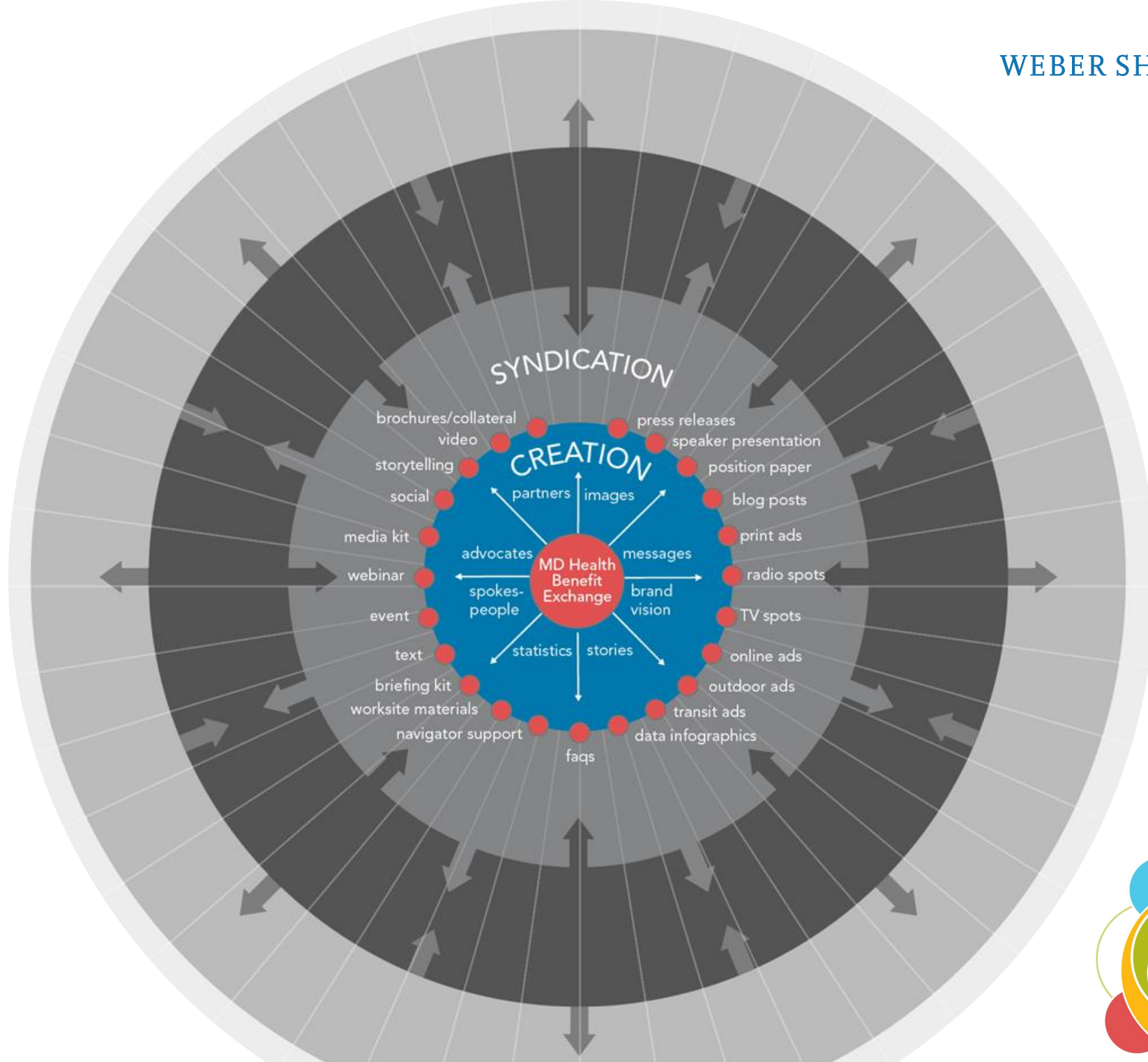


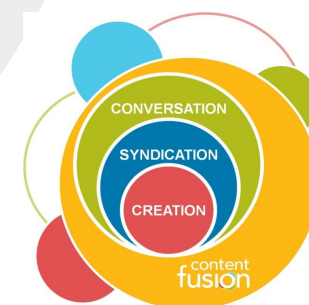
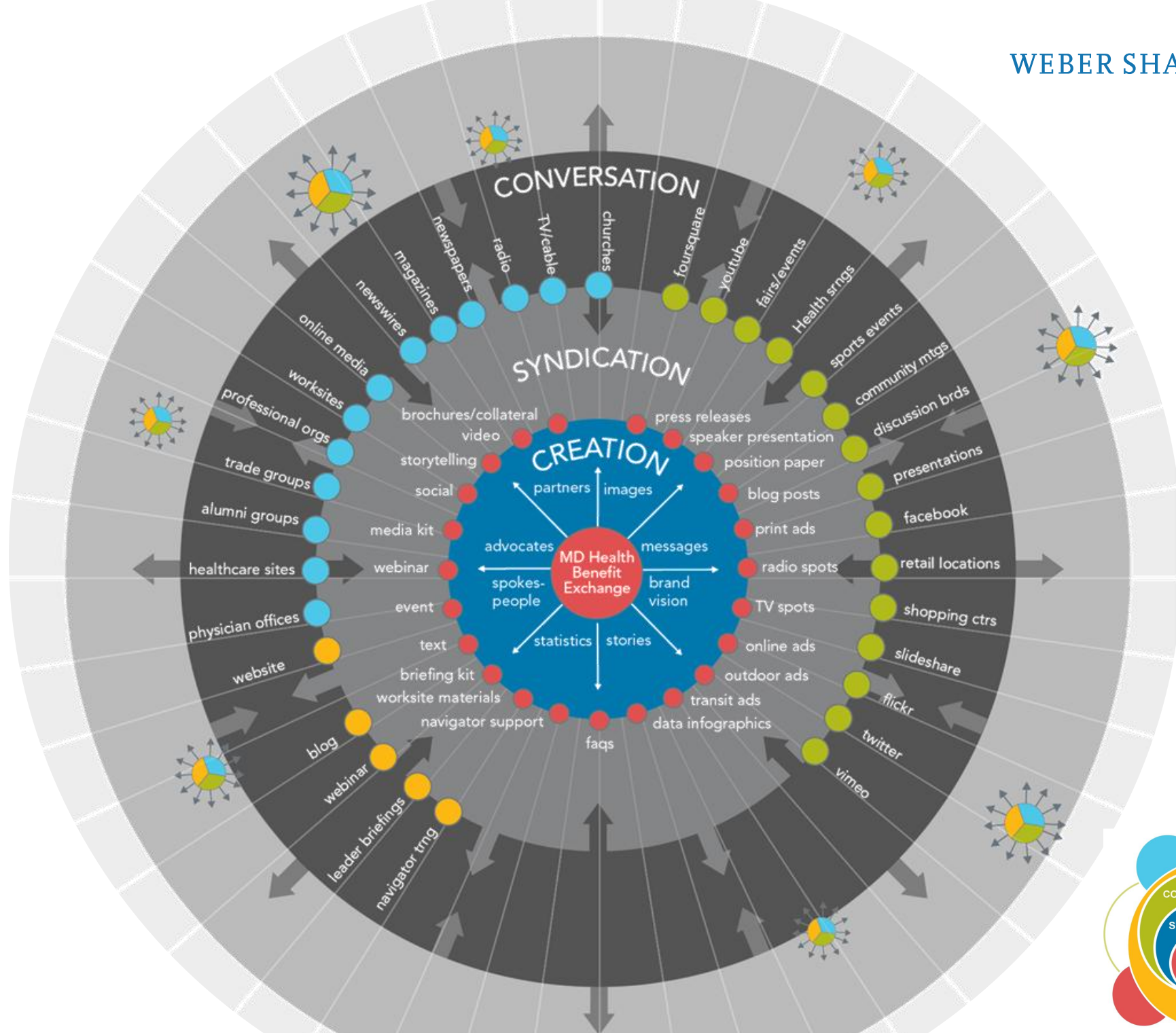
Content Fusion

- Allows the Exchange to use its **assets** and **channels** to tell **stories** (*news, research, people*).
- Every story can be told in multiple **formats** (*text, photos, video, audio*).
- Every format has multiple **vehicles** (*news release, tweet, blog post, etc.*).
- Every vehicle has multiple **destinations** (*website, YouTube, Twitter*).
- Every destination creates multiple **conversations** with target audiences.
- Every conversation creates more **assets** to feed a **storytelling ecosystem** and sphere of influence for the Exchange.









Guiding Principle 3

The Power of Partnerships

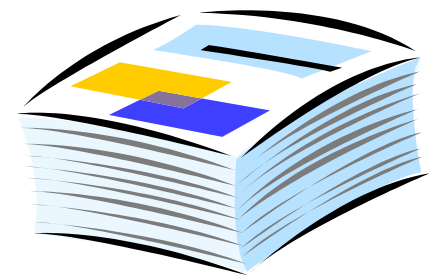
Promotional Partnerships

- Promotional partnerships serve as a **low-cost means of extending the Exchange's reach** into communities across Maryland and warrant a high priority among the mix of marketing activities. Partnerships could range in scope from **active promotion of enrollment** to serving as a **conduit for distributing information**. Among the important functions partners can perform are the following:
 - Educating their stakeholders
 - Hosting information sessions and enrollment events
 - Community outreach such door-to-door canvassing
 - Distributing enrollment information
 - Promoting the Exchange on their websites and newsletters
 - Signage and posters in their facilities
 - In-store promotions in partners with retail stores

Training and Support

Effective partnerships will result only if adequate **training** and sustained **support** are provided to partners. Within the marketing structure of the Exchange, a **director of partnership relationships** should be designated. Among the tools partners will likely need are:

- A separate partners web site where they can access tools and share success strategies
- Information and instruction on how to explain and promote the Exchange
- Scripts, presentations and other guides
- Informational materials and fact sheets
- Posters and other signage
- Downloadable templates for fact sheets, door hangers, etc.



Types of Potential Partnerships

- Partnerships with other government agencies
- Partnerships with Maryland's faith community
- Partnerships with health care providers
- Partnerships with labor unions
- Partnerships with foundations
- Partnerships with advocacy groups
- Partnerships with human services providers
- Partnerships with community organizations
- Partnerships with affinity groups whose membership includes the uninsured and/or small businesses
- Partnerships with businesses serving the uninsured
- Paid promotional partnerships



Retail Partnerships to Reach the Uninsured

- **Giant Food and Pharmacy** is shopped most frequently in the grocery store category.
- **CVS** and **RiteAid** are shopped most frequently in the drug store category.
- **Wal-Mart** is shopped most frequently in the discount store category.
- **McDonald's** is shopped most frequently among prepared food retailers.



Partnerships in MA

Corporate Partner	Provided
Comcast	<ul style="list-style-type: none"> • Pro bono television advertising
CVS	<ul style="list-style-type: none"> • In-store radio announcements • Window posters • Flyers at check-out
H&R Block	<ul style="list-style-type: none"> • Displayed pamphlets and posters • Conducted public outreach and education at local libraries and community centers • Provided uninsured clients with contact information
Price Chopper	<ul style="list-style-type: none"> • Informational flyers at check-out
Shaw's and Star Market	<ul style="list-style-type: none"> • Messages on newspaper inserts and register receipts • Displayed posters in stores

Potential Sports Partnership

- Sports partnership would be viewed as a supplemental piece of the campaign, not part of the core marketing and outreach program
- The universe of the “Young Immortals” (M, 18 – 34, Single and Employed) in Baltimore is fairly large with 170,845 consumers
- In addition, they are interested in a broad range of activities as it relates to sports, lifestyle and entertainment opportunities



Potential Sports Partnership

- The “Young Immortals” are significantly more likely than the general public to be fans* of the following local sports teams:



80%



53%



39%



35%

- They also over-index in attendance for 3 of the 4 major sports teams



148 (29.3%)



129 (1.9%)



121 (17.8%)



86 (2.6%)

* Fan is defined as watched, attended or listened to a game in the last 12months

Potential Sports Partnership

Recommendation

- Baltimore Orioles season-long partnership



Rationale

- An Orioles partnership offers considerable reach over 82 home games and 162 broadcast games
- Even considering the team's lack of success, the fan interest remains high
- In addition to the "Young Immortals", other consumer groups can be reached through partnership
- Broad range of media, in-stadium, PR and promotional opportunities
- On a limited budget, an Orioles partnership would provide broader assets than a Ravens partnership at the same cost

Sports Partnership Overview



Guiding Principle 4

Bring Everybody Along

Campaign Advisory Committee

- Representative of consumers, minority community leaders, health care professionals, community leaders, business owners, brokers, insurers and Exchange staff.
- Provide unique viewpoints from the audience's perspective
- Review strategies and outreach tactics on an ongoing basis
- Review and approve creative approaches
- Provide ongoing feedback and assessment of the campaign overall.

Languages in Maryland

Language spoken at home	Number of Maryland residents	Number of Maryland residents who speak English with difficulty	% who speak English with difficulty
All languages other than English	816,544	324,190	40%
Spanish	318,920	155,862	48%
Indo European languages	234,300	67,216	28%
Asian and Pacific Island languages	177,487	80,554	45%
Other languages	85,837	20,558	24%

Source: U.S. Census Bureau 2009 data

Chinese	41,885	8,775	21%
Korean	32,935	9,945	30.2%
Russian	17,585	4,375	24.9%
Vietnamese	14,890	4,365	29.3%

Source: U.S. Census Bureau, Census 2000

Tabulated by the Maryland Department of Planning, Planning Data Services

Campaign Materials

- **Consistent** throughout the launch and implementation of campaign
- **Targeted**, yet expandable, suite of materials
- Produced, **downloaded**, distributed and updated as needs warrant
- **Basic level:** overview materials with simple and clear information on how to access the resources of the Exchange and facilitate the enrollment process.
- **Audience-specific** materials and those addressing specific communications situations should be layered on throughout the campaign, including speaker resources and materials suitable for partner sites and venues.
- Designed in **template** fashion, allowing channel and outreach partners to access and adapt for their own organizations and audiences

Campaign Materials

- Fact sheets, pamphlets and downloadable online materials should be developed in the following languages: **English, Spanish, Chinese, Korean, Russian and Vietnamese**
- Advertising should be created in the following languages: **English, Spanish**
- Utilize available materials and tools from www.healthcare.gov, with specific attention to messaging and factual information that may be useful in developing materials for Maryland audiences.

Examples of Materials Across Audiences

	Consumer Audiences	Business Audiences	Vulnerable Populations	Community Leaders	Elected Officials	Community Service Orgs	Media	Navigators	Health Insurers and Brokers	Non-English Speaking	Spokespeople and Advocates	Partners
Overview Brochure	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Briefing Kit				✓	✓	✓	✓	✓	✓			✓
Newspaper Insert	✓	✓	✓									
FAQs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Overview Video	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
PowerPoint Presentation	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓
Employer Brochure		✓							✓			
Speaker Training Kit						✓		✓	✓		✓	
Navigator Training Kit								✓				
Partner Briefing Kit												✓
Tips for Community Service Orgs						✓		✓			✓	
Event Display	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓
Postcard/ Email Templates	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓
Mobile Road Show	✓	✓	✓			✓		✓	✓	✓	✓	✓
Print/Broadcast/Web/ Outdoor Advertising	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
E-Newsletter		✓		✓	✓	✓		✓	✓		✓	✓
Consumer Video Vignettes	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Online Media Kit							✓					
Downloadable Materials for "Channel" Partners	✓	✓	✓			✓		✓	✓	✓		✓
Retail Pamphlet Display/Materials	✓	✓	✓							✓		✓
Physician/Health Site Materials	✓	✓	✓					✓	✓	✓		✓

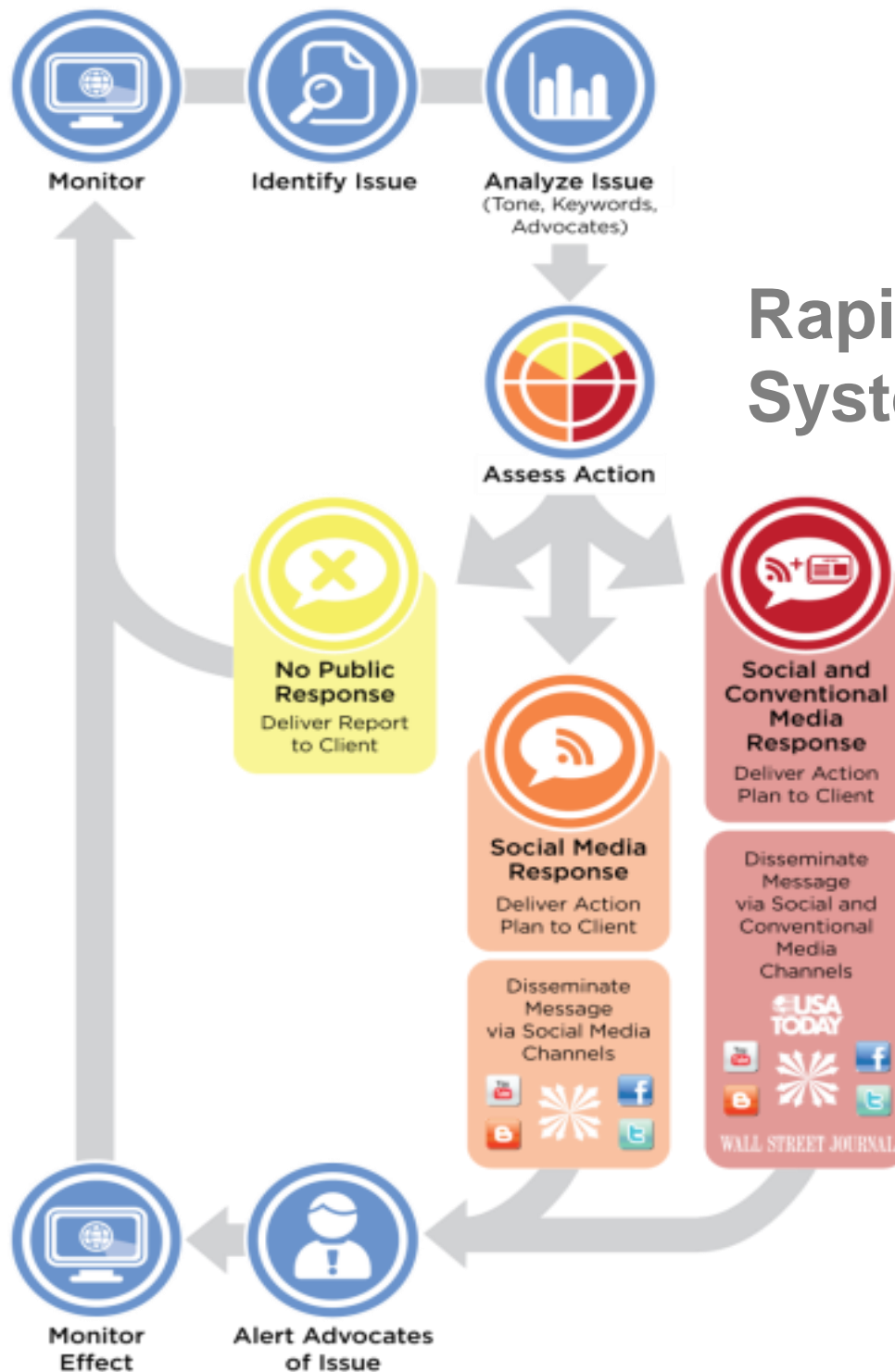
Risk Management and Response

- Establish a **Risk Management team** to identify risks and their consequences.
- Organize an Exchange **contact center** to handle consumer complaints and questions.
- **Fully brief** members of the Risk Management team in the federal health reform law, its application to the state, and the workings of the Exchange.
- Train contact personnel and risk communication team members to perform their duties, and provide “**on-boarding**” to new members who rotate in.
- Prepare media relations **responses and protocol**.
- Identify and train Exchange **spokespeople** to work with the media and field the most challenging questions.



Risk Management and Response

- Monitor and assess the **relevance** of crisis/risk management activities surrounding exchanges in other states, compiling “lessons learned” and “best practices” that can be applied in Maryland.
- **Draft** Q&A, talking points, single-page fact sheets including Exchange fact sheet, statewide health insurance data, target population statistics, background and data pertaining to issues and myths surrounding the program
- Establish a system to **monitor** newspaper, radio, TV and online conversations about the Exchange and the program.
- Establish **procedures and priorities** for responding to negative media stories, op-eds, blogs and reports



Rapid Response System

Guiding Principle 5

**Embed Measurement and
Evaluation Throughout**

Evaluation / Measurement

Metrics

- Percentage of employers offering health insurance coverage in Maryland, benchmark vs. Year 1, 2 and 3
- Quarterly data to provide accurate information about the number and percentage of individuals who have health insurance
- Annual health insurance data to provide an estimate of the number and rate of uninsured individuals in the state
- Data providing the number of people who reported having health insurance by the tax filing deadline
- Survey data from Maryland health plans, supplemented with additional information about the characteristics of people who lack health insurance
- Performance metrics of the Exchange web site

Enrollment Analytics

- Online enrollments
- Call center enrollments
- Insurance partnerships – Quarterly Reports



Evaluation / Measurement

Navigator Analysis

- Level of understanding & expertise
- Customer friendliness & service levels
- Production (referrals, enrollments, dropped cases, etc.)
- Problem resolution and reliability

Earned Media Analytics:

- Placements
- Tone/Sentiment Analysis
- Engagement (online comments, story shares)

Paid Media Measurement:

- Post-buy analysis for effectiveness and efficiency
- Media performance against response goals
- Circulation, placement, reproduction quality
- Online advertising weekly monitoring
- Online advertising end-of-flight evaluation (impression delivery and click thru rate)
- Nielsen ratings compared to actual audience delivery

Evaluation / Measurement

Social Media Analytics:

- **Blog:** Subscriptions, post views, referral links, comments
- **Facebook:** Followers/fans, post likes/comments, ad impressions/click-throughs
- **Twitter:** Followers, mentions/re-tweets, click-throughs, lists
- **YouTube:** Video views, comments/likes, viewer engagement

Website Analytics:

- Page views (unique vs. total)
- Time on site
- Referral links
- Click-through rates

E-newsletter Analytics:

- Subscribers
- Opens
- Click-throughs

Evaluation / Measurement

Text Campaign Analytics:

- Impressions
- Click-throughs

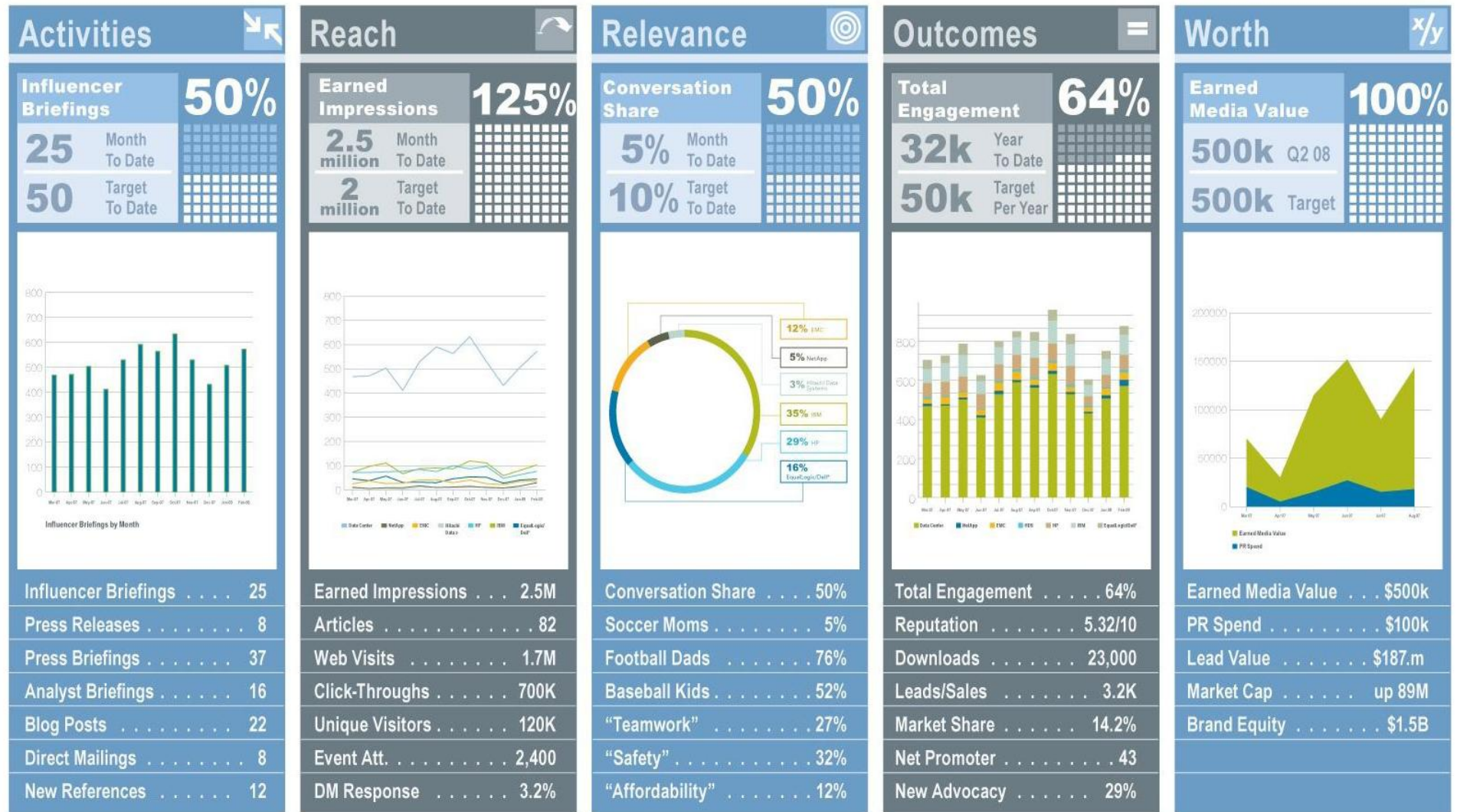
Influencer/Stakeholder Analysis:

- Relationship mapping
- Continued engagement assessment

Awareness/Perception Tracking:

- Ongoing public survey results
- Political landscape and influencer analysis

Campaign Dashboard *(example)*



Campaign Timeline: Year 1



Media Plan / Advertising Budget Levels

Actual media plan would reflect open enrollment periods and then-current media

INTENSITY	January	February	March	April	May	June	July	August	September	October	November	December
Basic 1MM												
Digital												
Out of Home												
Radio												
TV/Cable												
Plus 1.8MM												
Digital												
Out of Home												
Radio												
TV/Cable												
Full-Scale 3.1MM												
Digital												
Out of Home												
Radio												
TV/Cable												
B2B Media												

Campaign Budget Levels – Year 1

Campaign Component	Basic	Plus	Full-scale
Advertising	1,000,000	1,800,000	3,100,000
Community Outreach	250,000	400,000	600,000
Digital	250,000	400,000	600,000
PR/Media Relations	150,000	250,000	350,000
Sports Sponsorship	0	300,000	400,000
Creative and Materials	500,000	750,000	1,000,000
Research, Testing, Evaluation	200,000	100,000	100,000
TOTAL	2,350,000	4,000,000	6,150,000

Campaign Budget Levels – Years 1-3

Program Level Options	Year 1	Year 2	Year 3
Basic <ul style="list-style-type: none"> Advertising as specified Core materials available for download only Navigators and channel organizations conduct outreach No sports partnership No investment in corporate partnerships Reactive media relations Basic digital presence (FB, Twitter, YouTube) but no generated/syndicated content <p>Priority audiences: uninsured Marylanders, some channel audiences, small business owners, insurance brokers</p>	2,350,000	1,800,000	1,500,000
Plus <ul style="list-style-type: none"> Advertising as specified Core materials downloadable and printed in basic quantity for fulfillment Navigator outreach, plus 4-6 broad events Sports partnership base level Investment in one corporate partnership Proactive media relations at base level (4-6 press releases, 4-6 pitches) Digital presence expanded, plus base level of content produced and syndicated <p>Priority audiences: All of the above, plus additional channel audiences, and parents of children 18-35</p>	4,000,000	3,200,000	2,750,000
Full-Scale <ul style="list-style-type: none"> Advertising as specified All materials downloadable and printed in larger quantities, and pushed out to partners and sites Navigator outreach, plus 4-6 broad events, plus support/coordination for community level events, speaking appearances, road show, etc. Sports partnership higher level Investment in multiple corporate partnerships Proactive media relations year-round (press releases, pitches, webinars, etc.) Digital presence expanded, content produced and syndicated, mobile compatibility, etc. <p>Priority audiences: Same as above but with higher intensity of outreach</p>	6,150,000	4,800,000	4,000,000

Variables Affecting Funding Levels

- Exchange staffing level for PR and outreach
- Scope and intensity of Navigator outreach and education function
- Eligibility of individuals for subsidies
- Retention and renewal of coverage after initial signup
- Availability of outreach and support materials online vs. printed distribution
- Successful use of channel marketing through partners and organizations
- Level and duration of sports sponsorship, including components and incremental additional media buy to boost promotional elements (eg. MASN for Orioles)
- Market penetration required for Years 2 and 3, based on success of Year 1